



01-22-09

Attorney Docket No. 14846-96

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gyan P. Sinha et al.

Examiner: Paul W. Shumate

Application No.: 10/661,211

Confirmation 7189

Filed: September 12, 2009

Group Art Unit: 3693

For: Method and system for estimating a bucket transition distribution of one or more bonds and for evaluating credit risk of collateralized debt obligations

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir/Madam:

In order to comply with the duty of disclosure under 37 C.F.R. § 1.56, transmitted herewith is an Information Disclosure Statement (IDS) in connection with the above-identified pending patent application. This IDS complies with the requirements under 37 C.F.R. § 1.98 and is being submitted pursuant to:

- ☐ 37 C.F.R. § 1.97(b), wherein the IDS is being offered for consideration in a:
- ☐ national application, within three (3) months of the application filing date of the national application or before the mailing date of a first Office Action on the merits.
 - ☐ international applications, within three (3) months of the date of entry into the national stage as set forth in 37 C.F.R. § 1.491 or before the mailing date of a first Office Action on the merits.
 - ☐ a Request for Continued Examination (RCE) under § 1.114, before the mailing date of a first Office Action on the merits

☒ **37 C.F.R. § 1.97(c)**, wherein the IDS is being offered for consideration after the mailing date of a first Office Action on the merits or after the filing of an RCE under 37 C.F.R. § 1.114, but before the mailing date of a final Office Action under 37 C.F.R. § 1.116 or a Notice of Allowance under 37 C.F.R. § 1.311 and, accordingly, is accompanied by:

☒ the fee of \$180.00 set forth under 37 C.F.R. § 1.17(p)

or

☐ a Statement under 37 C.F.R. § 1.97(e):

☐ see attached Statement under 37 C.F.R. § 1.97(e).

☐ The undersigned attorney hereby states that each item information contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of this IDS.

☐ **37 C.F.R. § 1.97(d)**, wherein the IDS is being offered for consideration after the mailing date of a final Office Action under 37 C.F.R. § 1.116 or a Notice of Allowance under 37 C.F.R. § 1.311, but before, or simultaneously with, the payment of the Issue Fee and, accordingly, is accompanied by:

☐ the fee of \$180.00 set forth under 37 C.F.R. § 1.17(p)

and

☐ a Statement under 37 C.F.R. § 1.97(e):

☐ see attached Statement under 37 C.F.R. § 1.97(e).

☐ The undersigned attorney hereby states that each item information contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of this IDS.

Fees & Method of Payment

☐ There is no fee required for submission of this IDS.

☒ The aforementioned selected fee is required for submission of this IDS.

☐ Fee payment(s) submitted via EFS-Web.

☒ The Commissioner is hereby authorized to charge Deposit Account No. 501358.

☒ The Commissioner is hereby authorized to charge any deficiency in fees, or credit overpayment of the same, to Deposit Account No. 501358.

The Examiner's attention is kindly directed to the documents identified on the enclosed/attached Form PTO/SB/08. Copies of U.S. Patents are not required pursuant to 37 C.F.R. § 1.98 and, therefore, have not been provided in connection with this submission. Copies of all other references, if any, are enclosed/attached.

It is respectfully requested that these references be fully considered by the U.S. Patent and Trademark Office during the examination of this application and printed on any patent which may issue thereon. Accordingly, Applicant(s) kindly requests that a copy of Forms PTO/SB/08, as considered and initialed by the Examiner, be returned with the next office communication.

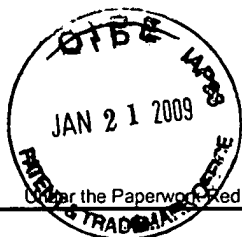
An early and favorable action is respectfully requested.

Respectfully submitted,

Lowenstein Sandler PC
65 Livingston Avenue
Roseland, NJ 07068

Dated: January 20, 2008

By: /Brian W. Weber/
Brian W. Weber
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973-597-2500

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- (1) Information Disclosure Statement; (3 sheets);
- (2) PTO/SB/08a and SB/08b (8 sheets);
- (3) References; and
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This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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